

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
JOHNSTOWN DIVISION

In re:

AARON S DELANCEY  
JESSICA J DELANCEY  
Debtor(s)

Case No. 20-70004JAD

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/07/2020.
- 2) The plan was confirmed on 06/29/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/02/2022.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/11/2024.
- 5) The case was converted on 05/13/2024.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 52.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$19,779.56.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$67,500.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$67,500.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,422.86
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,422.86**

Attorney fees paid and disclosed by debtor: \$2,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES (AMERICAN EDUCATION SRVCS	Unsecured	0.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	0.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	0.00	NA	NA	0.00	0.00
AES (AMERICAN EDUCATION SRVCS	Unsecured	0.00	NA	NA	0.00	0.00
AES/PHEAA	Unsecured	0.00	NA	NA	0.00	0.00
AES/PHEAA	Unsecured	0.00	NA	NA	0.00	0.00
AES/PHEAA	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN ACCOUNTS	Unsecured	34.00	NA	NA	0.00	0.00
ARC FEDERAL CREDIT UNION	Unsecured	4,463.00	4,463.05	4,463.05	1,093.53	0.00
CAPITAL ONE NA**	Unsecured	657.00	0.00	0.00	0.00	0.00
CAPITAL ONE**	Unsecured	0.00	NA	NA	0.00	0.00
CHASE CARD SERVICES**	Unsecured	0.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	331.00	NA	NA	0.00	0.00
CREDIT PROTECTION ASSN++	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT PROTECTION ASSN++	Unsecured	416.00	NA	NA	0.00	0.00
DEGENNAROS USED CARS	Secured	3,100.00	NA	2,275.00	2,275.00	0.00
DISCOVER BANK(*)	Unsecured	9,594.00	9,594.15	9,594.15	2,350.76	0.00
ECMC(*)	Unsecured	0.00	4,553.60	4,553.60	1,115.72	0.00
FIRST NATIONAL BANK OF PA(*)	Unsecured	0.00	NA	NA	0.00	0.00
JB ROBINSON	Unsecured	0.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	NA	1,267.86	1,267.86	310.65	0.00
M & T BANK	Priority	0.00	0.00	0.00	0.00	0.00
M & T BANK	Priority	0.00	0.00	0.00	0.00	0.00
M & T BANK	Unsecured	765.00	765.31	765.31	174.22	0.00
M & T BANK	Secured	87,590.00	71,375.05	0.00	31,208.68	0.00
M & T BANK	Secured	0.00	14,048.71	14,048.71	14,048.71	0.00
ONE MAIN FINANCIAL GROUP LLC(*)	Unsecured	5,341.75	5,341.75	5,341.75	1,308.84	0.00
ONE MAIN FINANCIAL(*)	Unsecured	5,241.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL(*)	Unsecured	0.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL(*)	Unsecured	0.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL(*)	Unsecured	0.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PA DEPARTMENT OF REVENUE*	Priority	NA	41.38	41.38	41.38	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	NA	1.90	1.90	0.00	0.00
PENELEC/FIRST ENERGY**	Unsecured	NA	105.95	105.95	16.71	0.00
PHEAA(*)	Unsecured	427.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	1,675.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	2,722.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	456.00	NA	NA	0.00	0.00
PHFA-HEMAP(*)	Secured	5,108.00	5,252.17	5,252.17	5,252.17	0.00
PHFA-HEMAP(*)	Secured	NA	0.00	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,664.00	0.00	0.00	0.00	0.00
PREMIER RENTAL COMPANIES	Unsecured	0.00	NA	NA	0.00	0.00
QUALITY ASSET RECOVERY	Unsecured	30.00	NA	NA	0.00	0.00
SEARS/CITI CARD USA*++	Unsecured	0.00	NA	NA	0.00	0.00
STATE FARM FINANCIAL SVCS	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK**	Unsecured	0.00	NA	NA	0.00	0.00
THE BUREAUS INC	Unsecured	2,318.00	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	NA	1,049.05	1,049.05	257.04	0.00
UPMC HEALTH SERVICES	Unsecured	NA	2,325.95	2,325.95	569.90	0.00
UPMC HEALTH SERVICES	Unsecured	NA	155.36	155.36	24.50	0.00
UPMC HEALTH SERVICES	Unsecured	NA	1,248.33	1,248.33	305.86	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	871.00	871.00	213.41	0.00
UPMC PHYSICIAN SERVICES	Unsecured	599.00	967.71	967.71	237.11	0.00
WEBCOLLEX LLC D/B/A CKS FINANC	Unsecured	232.00	231.95	231.95	0.00	0.00
WORLDS FOREMOST BANK	Unsecured	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$5,252.17	\$36,460.85	\$0.00
Mortgage Arrearage	\$14,048.71	\$14,048.71	\$0.00
Debt Secured by Vehicle	\$2,275.00	\$2,275.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$21,575.88</b>	<b>\$52,784.56</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$41.38	\$41.38	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$41.38</b>	<b>\$41.38</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$32,942.92</b>	<b>\$7,978.25</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,422.86</u>
Disbursements to Creditors	<u>\$60,804.19</u>

**TOTAL DISBURSEMENTS :** **\$66,227.05**

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 05/22/2024

By: /s/ Ronda J. Winnecour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.